

## How To Correct Your Social Security Earnings

If you are at least 25 years old and work in a job where you pay Social Security taxes, you probably receive a *Social Security Statement* each year. The *Statement* shows the earnings that appear on your Social Security record. You should check your *Statement* carefully to be sure it shows the correct amount you earned each year. Sometimes, earnings could be missing from your record.

### **Why is it important for my earnings record to be correct?**

It is important to have your Social Security earnings record correct so you can get all of the credits you have earned. You earn the right to receive Social Security benefits by working and paying Social Security taxes. Each time you work and pay these taxes, you earn “credits” toward your benefits—up to four each year, depending on the amount of your earnings. Most people need 40 “credits,” or 10 years of work, under Social Security to qualify for any type of benefit. You need fewer credits if you become disabled or die young.

It is also important to have the full amount of your earnings on your record. When you retire or if you become disabled, you and your family can receive Social Security benefits. Your family can receive benefits, too, if you die. The amount of the benefit you or your family can receive depends on the amount of earnings on your record. If all of your earnings are not shown on your record, this could mean lower Social Security benefits for you or your family when it comes time to receive them.

### **How could earnings be missing from my Social Security record?**

If the earnings that are missing from your Social Security record are for the current year or last year, you don’t need to worry. These earnings are so recent that Social Security may not have recorded them yet. They should appear on a later *Statement*.

However, earnings could be missing on your record from earlier years for one of the following reasons:

- You gave your employer the wrong name or Social Security number by mistake.
- Your employers made mistakes when they reported your earnings to us.
- You got married or divorced and changed your name, but never reported the change to Social Security.
- You were an undocumented alien and worked with a Social Security number that did not belong to you, but you now have U.S. citizenship or legal status and your own valid Social Security number.

### **What happens to unclaimed earnings?**

Every year, Social Security receives reports of earnings that cannot be credited to anyone because the name and number on the reports do not match the name and number on our records. When this happens, we hold these earnings in a file until the proper owner of the earnings contacts us and claims them. If the person can show us that the earnings belong to him or her, we can credit them to his or her record.

### **What should I do if there are earnings missing from my record?**

If you discover earnings missing from your record, the first thing you should do is try to find some kind of proof of those earnings. This proof could be:

- A W-2 form (Wage and Tax Withholding Statement).
- A tax return.
- A wage stub or pay slip.

- Your own wage records from the Social Security booklet, *If You Are a Farm Worker* (SSA Publication No. 05-10074).
- Any other written documents showing that you worked.

If you can't find any written documents that show your earnings, try to remember the following facts and write them down:

- Where you worked.
- The name of your employer.
- The dates you worked.
- How much you earned.
- The name and Social Security number you used when you worked.

### **How can Social Security help?**

Once you have gathered your documents together or have made a list of all of the information you can remember, contact Social Security. We will ask to see your written documents or take the information from you about your missing earnings. Then, we will try to find your missing earnings. This process could take some time, depending on the information you bring us about your missing earnings. We may have to contact your employers or have you contact them. When we do find your earnings, we will correct your record and notify you.

### **What if I didn't receive a *Statement*?**

If you didn't receive a *Statement*, you can request one on the Internet at [www.ssa.gov](http://www.ssa.gov) or contact Social Security.

### **How do I contact Social Security?**

You can call Social Security toll-free at **1-800-772-1213** and speak to a representative from 7 a.m. to 7 p.m. on business days. If you are deaf or hard of hearing, you may call our TTY number, 1-800-325-0778 between 7 a.m. and 7 p.m. on business days. You also can contact your local Social Security office. Be sure to have your Social Security number and the information about your earnings handy when you get in touch with us.

For general information about Social Security, please visit [www.ssa.gov](http://www.ssa.gov) on the Internet.

We treat all calls confidentially, whether they're made to our toll-free numbers or to one of our offices. We also want to be sure you receive accurate and courteous service. That is why we have a second Social Security representative monitor some incoming and outgoing calls.

**Social Security Administration**  
SSA Publication No. 05-10081  
September 2001  
ICN 460400  
Unit of Issue: HD (one hundred)



Printed on recycled paper